

IN RE:

ESPERANZA DE LA CRUZ

DEBTOR(S)

CASE NO. 16-07979-MCF  
CHAPTER 13

### TRUSTEE'S REPORT ON CONFIRMATION

1. A meeting of creditors pursuant to Section 341 was held on 11/15/2016. The meeting was (was not) duly attended by debtor(s) and their attorney.
2. The liquidation value of the estate is: \$0.00
3. With respect to the attached payment plan:

AMENDED PLAN DATE: November 29, 2016

PLAN BASE: \$24,600.00

TRUSTEE'S COMMENTS AND RECOMENDATIONS DATED: 12/8/2016

FAVORABLE

UNFAVORABLE

**1. [X] FAILS SECTION 1325(a)(9):**

- **State Tax Returns:** Provide copy of 2012 - 2014 state tax return.

**[X] OTHER:**

**1) Missing pay stubs for September (all) as part of the 6 mos. & 60 days prior to filing. 2) Debtor needs to clarify if children contribution was included in means test, line 2 as debtor's gross income from job. Schedule "I" discloses her gross income for \$965.24, meanwhile means test, line #2 discloses it for \$1,286.99. 3) Debtor has medical insurance with PR Government. Recently said insurance was renovated. As part of the process, debtor submitted financial information. Provide evidence of information of income and documentation submitted to obtain such service. Trustee's objection to debtor's claim of exemptions filed on 11/14/2016 at docket 15 is pending for adjudication.**

NOTICE: This report anticipates Trustee's position as per 11 USC § 1302(b)(2) a copy of which has been served upon counsel for debtor(s). Copies are available to parties in interest at the Trustee's Office.

Atty Fee:\$3,000.00 /\$265.00/\$2,735.00

/s/ Andrew Jimenez  
Andrew Jimenez

Atty: ROBERTO FIGUEROA

USDC #2226510  
**ALEJANDRO OLIVERAS RIVERA**  
Chapter 13 Trustee  
PO Box 9024062, Old San Juan Station  
San Juan PR 00902-4062  
CAS - JP